

United States Bankruptcy Court

District of Massachusetts

Case No. 09-43371

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sivadasan Nair
108 Genest Street
Dracut, MA 01826

Vasanthi Nair
108 Genest Street
Dracut, MA 01826

Social Security / Individual Taxpayer ID No.:

xxx-xx-3831

xxx-xx-8899

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/7/09

Joel B. Rosenthal
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0101-4
Case: 09-43371

User: ach
Form ID: b18

Page 1 of 1
Total Noticed: 21

Date Rcvd: Dec 07, 2009

The following entities were noticed by first class mail on Dec 09, 2009.

db/jdb +Sivadasan Nair, Vasanth Nair, 108 Genest Street, Dracut, MA 01826-3704
aty A. Rebecca Murray, Harmon Law Offices, PO Box 610345, Newton Highlands, MA 02461-0345
aty +Stefan E. Cencarik, Grantham Cencarik, P.C., 271 Cambridge Street, Suite 203,
Cambridge, MA 02141-1270
tr +Joseph H. Baldiga, Mirick, O'Connell, DeMallie Lougee,, 1700 West Park Drive,
Westborough, MA 01581-3939
smg +Commonwealth of Massachusetts, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,
19 STANIFORD STREET, Boston, MA 02114-2502
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575,
Boston, MA 02203
17109621 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
17109622 +Citibank Usa, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
17109623 +Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick, RI 02886-1359
17109627 +Rbs Citizens, Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
17109628 +Sears/CBSD, 701 East 60th St North, Sioux Falls, SD 57104-0432

The following entities were noticed by electronic transmission on Dec 07, 2009.

tr +EDI: QJBALDIGA.COM Dec 07 2009 18:38:00 Joseph H. Baldiga,
Mirick, O'Connell, DeMallie Lougee,, 1700 West Park Drive, Westborough, MA 01581-3939
ust +E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov Richard King,
Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361
17109618 +EDI: BANKAMER.COM Dec 07 2009 18:38:00 BAC/Fleet Bankcard, PO Box 26012,
Greensboro, NC 27420-6012
17109619 +EDI: BANKAMER.COM Dec 07 2009 18:38:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,
PO Box 26012, Greensboro, NC 27420-6012
17109620 +EDI: CHASE.COM Dec 07 2009 18:33:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
17109621 +EDI: CITICORP.COM Dec 07 2009 18:38:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
17109622 +EDI: CITICORP.COM Dec 07 2009 18:38:00 Citibank Usa, Attn.: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507
17109624 +EDI: DISCOVER.COM Dec 07 2009 18:33:00 Discover Fin Svcs, LLC,
Attention: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
17109625 +EDI: RMSC.COM Dec 07 2009 18:38:00 Gemb/JCP, Attention: Bankruptcy, PO Box 103106,
Roswell, GA 30076-9106
17109626 +EDI: RMSC.COM Dec 07 2009 18:38:00 Lowes/MBGA, Attention: Bankruptcy Department,
PO Box 103106, Roswell, GA 30076-9106
17109629 +EDI: WFFC.COM Dec 07 2009 18:39:00 Wells Fargo Home Mortgage,
Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2009

Signature:

